TODAY'S ISSUES



A BIBLIOGRAPHY OF SELECTED ITEMS

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TODAY'S ISSUES: PREDATORY LENDING

Predatory Lending: Any unfair credit practice that harms the borrower or supports a credit system that promotes inequality and poverty.

Compiled by Rebecca Christie, Washington State Library staff, April 2001

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[Full-text articles are available electronically to Washington State Government Employees through the Ebsco and ProQuest databases. The database(s) are listed at the end of each citation. The notation WSL means that the Washington State Library owns the journal.]

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"Predatory Lending under Attack from All Sides." **ABA Bank Compliance**, May 2000. p. 1-4. [ProQuest]

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American Bankers Association. Consumer Connection. Avoiding Predatory Lending Scams.

A checklist to help homeowners in search of financing avoid becoming targets of a predatory lending scam.

http://www.aba.com/consumer+connection/cnc pred1.htm

Association of Community Organizations for Reform Now (ACORN).

Site includes access to report "Separate and Unequal: Predatory Lending in America."

http://www.acorn.org/

Bradley, Jeanette and Peter Skillern. **Predatory Lending: Banks Trick Poor into Expensive Loans**. Dollars and Sense, 2000. http://www.igc.org/dollars/2000/0100bradley.html

Coalition for Responsible Lending.

Coalition dedicated to the principles of fair lending, including equitable treatment of all borrowers, fair and reasonable financing terms, accurate loan servicing, and a commitment to building up disadvantaged communities.

http://www.responsiblelending.org/

Federal Trade Commission. Sub-Prime Lender Agrees to Settle FTC Charges of Violating Federal Lending and Consumer Protection Laws. July 18, 2000.

Article on Bellevue-based lender Nu West, Inc.

http://www.ftc.gov/opa/2000/07/nuwest.htm

Institute for Global Communications (IGC).

Non-profit institute whose site links organizations working toward a healthy society founded on principles of social justice and broadly shared economic opportunity.

http://www.igc.org/

Mortgage Bankers Association of America. State & Local Initiatives: State Update.

Up-to-date list has links to state bills and city ordinances on predatory lending practices.

http://www.mbaa.org/state_update/main.html

National Fair Housing Advocate Online (NFHAO).

Site includes information on strategies to combat predatory lending practices.

http://www.fairhousing.com/

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U.S. Dept. of Housing and Urban Development. Unequal Burden: Income and Racial Disparities in Subprime Lending in America. August 16, 2000.

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